## **EXHIBIT 18**

## Message

**From**: leighannelarson@wellsfargo.com [leighannelarson@wellsfargo.com]

**Sent**: 9/5/2013 9:33:05 AM

To: marchamblen@wellsfargo.com; kerri.crabtree@wellsfargo.com; brentpotter@wellsfargo.com;

Stephani.Davis@wellsfargo.com; johnbrennan@wellsfargo.com; BrianWellendorf@wellsfargo.com; JeffJohannsen@wellsfargo.com; Kerrie.C.Crace@wellsfargo.com; monikapeltz@wellsfargo.com; coryslining@wellsfargo.com; laurie.mcgoogan@wellsfargo.com; Brian.A.Spensley@wellsfargo.com

Subject: CCR Prioritization Update

In an effort to keep you informed on changes that are in the works, here is a summary of yesterday's Prioritization Call (Wednesday's Noon CST). If you have any questions or concerns or disagree with the decisions made on the call, please let me know.

- CCR 12535 "Combined Home Preservation (CoHP) 512 2nd lien Expansion"
- Approved to move to Toll Gate 1 for Resource Assignment (dependent on capacity of impacted areas)
- Impacts HPS, HPU, Settlement
- No TOG impacts
- Considered a "large" effort
- CCR 5090 "CLARA Procedures"
- Approved to move to Toll Gate 1 for Resource Assignment (dependent on capacity of impacted areas)
- Effort Estimate still underway, we're getting a little ahead of the process but trying to be proactive
- This is for a Job Aid and Training on how to use CLARA...how to read fields and how to proceed based on what the tool says, etc
- This should be a quick one
- CCR 5123 "SLR Commit Decision in HEQ HAMP Tool"
- Approved to move to Toll Gate 1 for Resource Assignment (dependent on capacity of impacted areas)
- CCR 12417 "FNMA AltMod3 BRP-Eligibility Indicator"
- This is the project that I sent some emails on to Cory, Kerri, and Kerrie...they had specific questions regarding impact to Streamline. Cory was on the call and we talked through why we felt Streamline was out of scope. He's going to talk with Kerri and Kerrie to see if they agree and whether we should proceed with this or cancel it.
- CCR 5170 "\*Corporate Advance + State Attorney Fee Matrix Research"
- This was initiated at Perry's direction...Approved to proceed to Operational Discovery to identify impacts across other functional areas
- The HPU/SLR pre-assessment is scheduled for today (9/4) and will be added to the next possible Ops Discovery call
- This CCR is regarding incorrect Attorney's Fees that are being calculated in HPA that could be impacting decisions.
- We'll research if other tools are impacted as well.

Thank you!

Leigh Anne Larson

VP Default Decisioning - Implementation Manager

Wells Fargo Home Lending | 800 Walnut Street | Des Moines, IA 50309

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MAC N0003-082 | Tel 515-557-1053 | Blackberry 515-720-8416 | Fax 515-557-6093

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